

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **19-21957-JAD**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bridgette Kay Law

1/22/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bridgette Kay Law
 Debtor

Case No. 19-21957-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 37

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db
 15051856 +Bridgette Kay Law, 83 A Circle Road, Daisytown, PA 15427
 +Collection Service / Wash Radiology, Attn: Bankruptcy, Po Box 560,
 New Kensington, PA 15068-0560
 15051859 +Credit Collections / SW Gastrointestinal, Attn: Bankruptcy, 16 Distributor Drive Ste 1,
 Morgantown, WV 26501-7209
 15051861 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 15051862 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 15051863 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15051864 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 15076617 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 15051867 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15051868 +Portfolio Recovery / Comenity Bank, Po Box 41021, Norfolk, VA 23541-1021
 15092587 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 15088265 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
 15051873 +Vito Dentino Agency LLC, 321 Third Street, California, PA 15419-1133
 15077874 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:26 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Jan 23 2020 08:43:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr +EDI: PRA.COM Jan 23 2020 08:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15088504 EDI: CRFRSTNA.COM Jan 23 2020 08:43:00 CREDIT FIRST NA, PO BOX 818011,
 CLEVELAND, OH 44181-8011
 15051855 +EDI: CAPITALONE.COM Jan 23 2020 08:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15060236 EDI: CAPITALONE.COM Jan 23 2020 08:43:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15051857 +EDI: WFNNB.COM Jan 23 2020 08:43:00 Comenity Bank/Peebles, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 15051858 +EDI: WFNNB.COM Jan 23 2020 08:43:00 Comenity Bank/Torrid, Po Box 659728,
 San Antonio, TX 78265-9728
 15051860 +EDI: CRFRSTNA.COM Jan 23 2020 08:43:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 15091940 EDI: Q3G.COM Jan 23 2020 08:43:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 15057319 EDI: AGFINANCE.COM Jan 23 2020 08:43:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 15051865 +EDI: AGFINANCE.COM Jan 23 2020 08:43:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 15087791 EDI: PRA.COM Jan 23 2020 08:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 15091833 EDI: PRA.COM Jan 23 2020 08:43:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 15051866 +EDI: RMSC.COM Jan 23 2020 08:43:00 Paypal Credit, P.O. Box 5138,
 Lutherville Timonium, MD 21094-5138
 15087556 EDI: Q3G.COM Jan 23 2020 08:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 15052526 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15089539 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 15051869 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15051870 +EDI: RMSC.COM Jan 23 2020 08:43:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 15051871 +EDI: WTRNBANK.COM Jan 23 2020 08:43:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475
 15051872 +EDI: ECMC.COM Jan 23 2020 08:43:00 U.S. Department of Education, Ecmc/Bankruptcy,
 Po Box 16408, Saint Paul, MN 55116-0408
 15051874 +EDI: WFFC.COM Jan 23 2020 08:43:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Bridgette Kay Law ricelaw1@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com
Scott R. Lowden on behalf of Debtor Bridgette Kay Law niclowlgl@comcast.net

TOTAL: 5